

**Information to identify the case:**

Debtor 1	<u>Angelo Vitalone Sr.</u>	Social Security number or ITIN	xxx-xx-3892
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-24987-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Angelo Vitalone Sr.

5/5/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Angelo Vitalone, Sr.  
Debtor

Case No. 16-24987-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 05, 2021

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:**

Recip ID	Recipient Name and Address
db	+ Angelo Vitalone, Sr., 122 Green Avenue, G19, Woodbury, NJ 08096-2765
516323740	+ Carole Vitalone, c/o Angelo Vitalone Jr., 19 McKinley Avenue, Blackwood, NJ 08012-5355
516323741	+ Future Income Payments, LLC, 18300 Von Karman Ave, Suite 410, Irvine, CA 92612-0192
516343114	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
516323750	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, N.J. Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245
516323745	Sealy Realty CO, 1200 Greensboro Ave, Tuscaloosa, AL 35401-2839

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 05 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@southjerseyfcu.com	May 05 2021 20:25:00	South Jersey FCU, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
516323738	+ EDI: AAEO.COM	May 06 2021 00:23:00	Aaron's Furniture, 801 Blackwood Clementon Rd, Clementon, NJ 08021-5900
516323739	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	May 05 2021 20:26:00	Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
516323742	EDI: IRS.COM	May 06 2021 00:23:00	Internal Revenue Service, Bankruptcy Dept, PO Box 7346, Philadelphia, PA 19101-7346
516518908	EDI: PRA.COM	May 06 2021 00:23:00	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
516521213	EDI: PRA.COM	May 06 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
516323743	EDI: RMSC.COM	May 06 2021 00:23:00	PayPal Credit Services, PO Box 960080, Orlando, FL 32896-0080
516358878	EDI: Q3G.COM	May 06 2021 00:23:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
516323744	+ EDI: DRIV.COM	May 06 2021 00:23:00	Santander Consumer USA, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036
516362943	+ EDI: DRIV.COM	May 06 2021 00:23:00	Santander Consumer USA, PO BOX 560284, Dallas, TX 75356-0284
516363612	+ EDI: DRIV.COM	May 06 2021 00:23:00	Santander Consumer USA Inc., Po Box 961245,

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		Fort Worth TX 76161-0244
516323746	+ Email/Text: courts@southjerseyfcu.com	May 05 2021 20:25:00 South Jersey Federal Credit Union, Po Box 5530, Woodbury, NJ 08096-0530
516323751	EDI: RMSC.COM	May 06 2021 00:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516323752	EDI: RMSC.COM	May 06 2021 00:23:00 Synchrony Bank/CareCredit, Po Box 965033, Orlando, FL 32896-5033
516323753	EDI: RMSC.COM	May 06 2021 00:23:00 Synchrony Bank/Home Design-Furniture, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
516323754	+ EDI: RMSC.COM	May 06 2021 00:23:00 Synchrony Bank/Walmart, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516323755	EDI: USAA.COM	May 06 2021 00:23:00 USAA Credit Card Payments, 10750 Mcdermott Fwy, San Antonio, TX 78288-0509
516521359	+ Email/Text: bncmail@w-legal.com	May 05 2021 20:25:00 USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516323756	+ EDI: BLUESTEM	May 06 2021 00:23:00 Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516323748	*+	South Jersey Federal Credit Union, PO Box 5530, Woodbury, NJ 08096-0530
516323749	*+	South Jersey Federal Credit Union, PO Box 5530, Woodbury, NJ 08096-0530
516323747	*+	South Jersey Federal Credit Union, Po Box 5530, Woodbury, NJ 08096-0530

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	

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ecfmail@standingtrustee.com summarymail@standingtrustee.com

John F Newman

on behalf of Creditor South Jersey FCU courts@southjerseyfcu.com

Kimberly A. Wilson

on behalf of Debtor Angelo Vitalone Sr. k\_wilsonlaw@comcast.net, courtdocs\_kwlaw@comcast.net;kwlawoffices@gmail.com

Raymond Shockley, Jr

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

TOTAL: 6